



**RETIREMENT
ACCOUNTS, INC.**

**Individual Retirement Account Statement
July 1, 2002 - September 30, 2002**

Page 1 of 2

008113 0461433 0002 0020702 0009914 1022
STANLEY T. MILLER
800 SOUTH OCEAN BLVD. SUITE L4
BOCA RATON FL 33432

Participant Name: STANLEY T. MILLER
Retirement Account Number: 031038030438

ACCOUNT SUMMARY

REPORTED ACCOUNT VALUE

| | |
|----------------------------|-----------------------|
| <u>Current Period</u> | |
| Brokerage Accounts | \$5,853,597.92 |
| *Cash | \$50,011.64 |
| Total Account Value | \$5,903,609.56 |
| <u>Prior Period</u> | |
| Total Account Value | \$0.00 |

CONTRIBUTION AND DISTRIBUTION SUMMARY

| | |
|-------------------------------|-------------|
| <u>Rollovers</u> | |
| Current Tax Year | \$0.00 |
| <u>Contributions</u> | |
| Current Tax Year (2002) | \$0.00 |
| Prior Tax Year (2001) | \$0.00 |
| <u>Employer Contributions</u> | |
| Received Current Year | \$0.00 |
| <u>Roth Conversions</u> | |
| Current Tax Year | \$0.00 |
| <u>Distributions</u> | |
| **Current Tax Year | \$50,000.00 |

*Only cash on deposit with the Trustee is FDIC Insured. No other investments are FDIC insured through the Trustee.

** May include distributions that do not apply toward your required minimum distribution.

IMPORTANT ACCOUNT INFORMATION

Please be sure to review the reverse side of this statement for more important account information and retain this statement for your records. Report any discrepancies to us immediately.

Our records indicate that you attain age 70 1/2 in 2002; therefore, you may need to begin taking required minimum distributions from your account. If you haven't already contacted a Client Service Representative or your Designated Representative, please do so immediately.

Effective January 1, 2003, Retirement Accounts Inc., will require all NEW distribution requests and beneficiary designations to have an account owner's signature Medallion guaranteed which may be obtained from an authorized officer at a financial institution.



**RETIREMENT
ACCOUNTS, INC.**

031038030438
Page 2 of 2

ACCOUNT INVESTMENTS

Investment Products: \$ Not FDIC Insured \$ No Bank Guarantee \$ May Lose Value

BROKERAGE ACCOUNTS

| Description/Account Number | Previous Reported Value | Current Reported Value |
|---------------------------------------|-------------------------|------------------------|
| BERNARDL MADOFF BRKG ACCT VALUE ZR284 | 0.00 | 5,853,597.92 |

Total Value of Brokerage Accounts \$5,853,597.92

CASH

| Description | Annual Percentage Yield Earned | Previous Reported Value | Current Reported Value |
|-------------------|--------------------------------|-------------------------|------------------------|
| PEAK MONEY MARKET | 0.50 | 0.00 | 50,011.64 |

Total Value of Cash \$50,011.64

TOTAL ACCOUNT VALUE \$5,903,609.56

ACCOUNT TRANSACTIONS

| Transaction Date | Transaction | Transaction Description | Transaction Shares | Transaction Amount |
|------------------|--------------------|--|--------------------|--------------------|
| 08/23/2002 | TRANSFERFROM | TRANSFERFROM LIKE PLAN 011068020001 | | 50,000.00 |
| 08/30/2002 | INTEREST | | | 6.12 |
| 09/03/2002 | IRA DISTRIBUTION | MONTHLY DISTRIBUTION For Tax Year 2002 | | -50,000.00 |
| 09/23/2002 | TRANSFEROF CASH IN | | | 50,000.00 |
| 09/30/2002 | INTEREST | | | 5.52 |



R E T I R E M E N T
ACCOUNTS, INC.

Individual Retirement Account Statement
October 1, 2002 - December 31, 2002

Page 1 of 3

008113 0534097 0005 0025685 0011534 0122
STANLEY T. MILLER
800 SOUTH OCEAN BLVD. SUITE L4
BOCA RATON FL 33432

Participant Name: STANLEY T. MILLER
Retirement Account Number: 031038030438

ACCOUNT SUMMARY

| REPORTED ACCOUNT VALUE | | CONTRIBUTION AND DISTRIBUTION SUMMARY | |
|------------------------|----------------|---------------------------------------|--------------|
| <u>Current Period</u> | | <u>Rollovers</u> | |
| Brokerage Accounts | \$5,820,225.14 | Current Tax Year | \$0.00 |
| *Cash | \$50,011.92 | <u>Contributions</u> | |
| Total Account Value | \$5,870,237.06 | Current Tax Year (2002) | \$0.00 |
| <u>Prior Period</u> | | Prior Tax Year (2001) | \$0.00 |
| Total Account Value | \$5,903,609.56 | <u>Employer Contributions</u> | |
| | | Received Current Year | \$0.00 |
| | | <u>Roth Conversions</u> | |
| | | Current Tax Year | \$0.00 |
| | | <u>Distributions</u> | |
| | | **Current Tax Year | \$200,000.00 |

*Only cash on deposit with the Trustee is FDIC Insured. No other investments are FDIC insured through the Trustee.

**May include distributions that do not apply toward your required minimum distribution.

IMPORTANT ACCOUNT INFORMATION

Please be sure to review the reverse side of this statement for more important account information and retain this statement for your records. Report any discrepancies to us immediately.

As required by law, the fair market value reported on this statement will be furnished to the Internal Revenue Service on IRS Form 5498.

Our records indicate that you are 70 1/2 or older. According to IRS regulations, you are subject to required minimum distributions unless special exceptions apply. Please refer to the article in the January edition of FRAI Client News for more information.

GG00

RETIREMENT
ACCOUNTS, INC.031038030438
Page 2 of 3

ACCOUNT INVESTMENTS

Investment Products: \$ Not FDIC Insured \$ No Bank Guarantee \$ May Lose Value

BROKERAGE ACCOUNTS

| <u>Description/AccountNumber</u> | <u>Previous Reported Value</u> | <u>Current Reported Value</u> |
|--|--------------------------------|-------------------------------|
| BERNARD L MADOFF BRKG ACCT VALUE ZR284 | 5,853,597.92 | 5,820,225.14 |

Total Value of Brokerage Accounts \$5,820,225.14

CASH

| <u>Description</u> | <u>Annual Percentage Yield Earned</u> | <u>Previous Reported Value</u> | <u>Current Reported Value</u> |
|--------------------|---------------------------------------|--------------------------------|-------------------------------|
| PEAK MONEY MARKET | 0.35 | 50,011.64 | 50,011.92 |

Total Value of Cash \$50,011.92

TOTAL ACCOUNT VALUE \$5,870,237.06

ACCOUNT TRANSACTIONS

| <u>Transaction Date</u> | <u>Transaction</u> | <u>Transaction Description</u> | <u>Transaction Shares</u> | <u>Transaction Amount</u> |
|-------------------------|-----------------------------|--|---------------------------|---------------------------|
| 10/01/2002 | WIRE FEE | POST TO SUSPENSE ACCOUNT: 010000115156.1 ¢F | | -7.50 |
| 10/01/2002 | IRA DISTRIBUTION | MONTHLY DISTRIBUTION For Tax Year 2002 | | -50,000.00 |
| 10/22/2002 | CASH ADJUSTMENT INCREASE | | | 50,000.00 |
| 10/31/2002 | INTEREST | | | 5.44 |
| 11/01/2002 | WIRE FEE | POST TO SUSPENSE ACCOUNT: 010000115156.1 ¢F | | -7.50 |
| 11/01/2002 | IRA DISTRIBUTION | MONTHLY DISTRIBUTION For Tax Year 2002 | | -50,000.00 |



R E T I R E M E N T
ACCOUNTS, INC.

031038030438
Page 3 of 3

| Transaction Date | Transaction | TransactionDescription | Transaction Shares | Transaction Amount |
|---------------------|-----------------------------|---|-----------------------|-----------------------|
| 11/20/2002 | CASH ADJUSTMENT INCREASE | | | 50,000.00 |
| 11/29/2002 | INTEREST | | | 3.69 |
| 12/02/2002 | IRADISTRIBUTION | MONTHLY DISTRIBUTION ForTaxYear 2002 | | -50,000.00 |
| 12/16/2002 | CASH ADJUSTMENT INCREASE | | | 50,000.00 |
| 12/31/2002 | INTEREST | | | 6.15 |

0000